

Important Notice Regarding Client Privacy

What information do we have and where do we get it?

Much of your personal information that we maintain comes directly from you. We collected this information on the paperwork you completed when signing up for our services and in subsequent communications between you and your advisor or with RMS directly. That information may include, but is not limited to, your name, address, birth date, phone numbers, email address, Social Security number, account balances and income.

We also collect a variety of information on an investor profile questionnaire that helps us determine the suitability of the investments we recommend. We endeavor to update your investor profile annually and/or when your life circumstances change.

If you have elected to pay via credit card or ACH account debit, we will collect the necessary information to bill those accounts directly. That information is kept with Sage, our PCI compliant payment processing provider.

How do we use the information we collect about you?

We use the information to determine the suitability of portfolios we are managing on your behalf. We continuously use our best efforts to obtain relevant information to determine if the investment portfolio we provide is suitable for you. Retirement Management Systems will not disclose information regarding you or your account unless requested by government entities, other third parties in response to subpoenas or other legal process as required by law, or the soliciting financial advisor.

We use contact information such as residential address, email address and phone numbers to communicate with you about your account and relationship with RMS. We use SMS text messaging on occasion to initiate other forms of communication. SMS consent is not shared with third parties.

Use of your account login credentials

To manage your savings plan account, we require access to the record-keeping systems of your savings plan administrator. Accessing those systems requires user identification and password (and often the answer to other security questions). Where record-keeping systems allow for distribution requests and/or address changes from the website, there is an increased risk of adverse consequences. As a registered investment adviser with the SEC we are subject to surprise audits per SEC custody rule 206(4)-2 of the Investment Advisers Act of 1940.

How do we protect your personal information?

We maintain physical, electronic and procedural security measures in excess of applicable state and federal regulations to safeguard confidential client information. We restrict the access of your personal information to those employees and providers who need it to fulfill our service obligations to you. Employees undergo regular background and credit evaluations.

Should you end your relationship with us, we will maintain your records according to the requirements established by FINRA and the U.S. Securities and Exchange Commission (SEC). We will immediately delete any user identification and login data from our systems.

Updates to this privacy policy

If we make any substantial changes to the way we use or disseminate confidential information, we will notify you. You may also learn more about Retirement Management Systems through our form ADV, updated annually with the SEC. Call us for a copy at (888) 870-7674.